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# Cost: Why You Want to Track It at the Transaction Level


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# Today’s Conversation

1. **Getting the data - and making sense of it.** From blended PSP statements to per-transaction cost: what it takes, where teams get stuck, and how to segment once you have it.

2. **What it unlocked.** The actions taken, assumptions flipped, and ROI proved (or disproved) once cost was visible at the transaction level.

3. **The trade-offs.** Cost vs approval rate, navigating cross-border & FX, and keeping the model honest as fee structures shift.

# Topic 1

**Getting the data - and making sense of it.**

From blended PSP statements to per-transaction cost: what it takes, where teams get stuck, and how to segment once you have it.

# Topic 2

**What it unlocked.**

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# Topic 3

**The trade-offs.**

Cost vs approval rate, navigating cross-border & FX, and keeping the model honest as fee structures shift.

# Key Takeaways

1. **Find the hidden margin.** A blended cost number obscures where profit is won or lost. Granular cost data exposes the BINs, countries, and payment methods quietly eroding margin.

2. **Route for profit, not just approval.** Routing, retry, and 3DS rules carry a cost, marginal approval gains aren't always worth what you pay for them.

3. **Prove ROI on every lever.** Cohort comparisons turn tokens, wallets, and SCA exemptions from vendor pitches into measurable outcomes you can defend.

# What to Do Monday Morning

1. **Audit your highest-cost segments.** Pull cost by BIN, country, and payment method, find the three segments quietly eroding margin.

2. **Make the cost trade-off explicit in routing.** Every routing, 3DS, and retry rule has a cost: price the marginal approval gain before flipping the switch.

3. **Measure in cohorts, not averages.** Token, wallet, and SCA-exemption ROI shows up cleanly only when you compare matched cohorts, otherwise the savings hide in the average.

# Thank you

Don’t forget to submit your session evaluation!

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